

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of Missouri**  
**Thomas F. Eagleton U.S. Courthouse**  
**111 South Tenth Street, Fourth Floor**  
**St. Louis, MO 63102**

**In re:**  
Harold L Guido

**Case No.: 20-45516 – B169**  
**Chapter: 7**

**Debtor(s)**

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is/are entitled to a discharge,

**IT IS ORDERED THAT:**

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

**BY THE COURT**



**U.S. Bankruptcy Judge**

**Dated:** 3/10/21  
**St. Louis, Missouri**  
Rev. 12/17 3180

**SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court

Eastern District of Missouri

In re:  
Harold L Guido  
Debtor

Case No. 20-45516-blc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin

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Date Rcvd: Mar 10, 2021

Form ID: 3180

Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737
24986390	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
24954610	+ American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
24954621	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
24954611	+ EDI: CAPITALONE.COM	Mar 11 2021 03:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954613	+ EDI: WFNNB.COM	Mar 11 2021 03:23:00	Comenity Bank/Gordmans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
24954614	+ Email/Text: stacy@consumercollection.com	Mar 11 2021 02:34:00	Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839
24954615	+ EDI: CONVERGENT.COM	Mar 11 2021 03:23:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
24954616	+ Email/Text: ebnotifications@creditacceptance.com	Mar 11 2021 02:34:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
24954617	+ Email/Text: bknotice@ercbpo.com	Mar 11 2021 02:34:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
24954618	+ EDI: IIC9.COM	Mar 11 2021 03:23:00	IC System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
24954619	EDI: JEFFERSONCAP.COM	Mar 11 2021 03:23:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
24954620	+ EDI: MID8.COM	Mar 11 2021 03:23:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
24954622	+ EDI: NAVIENTFKASMSERV.COM	Mar 11 2021 03:23:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954632	+ Email/Text: netcreditbnc@enova.com	Mar 11 2021 03:22:13	NetCredit, 175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
24954633	Email/Text: info@plazaservicesllc.com	Mar 11 2021 02:33:00	Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328
24954634	+ EDI: DRIV.COM	Mar 11 2021 03:23:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 13

District/off: 0865-4

User: admin

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
24954612	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954623	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954624	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954625	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954626	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954627	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954628	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954629	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954630	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954631	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

Name	Email Address
Fredrich J. Cruse	trustee@cruselaw.com MO34@ecfbis.com
John P. Miller	on behalf of Creditor Santander Consumer USA Inc jmiller@dunnandmiller.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 4